



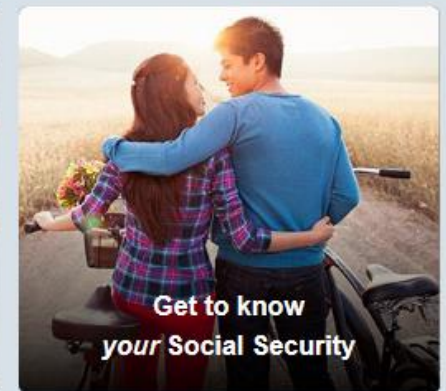
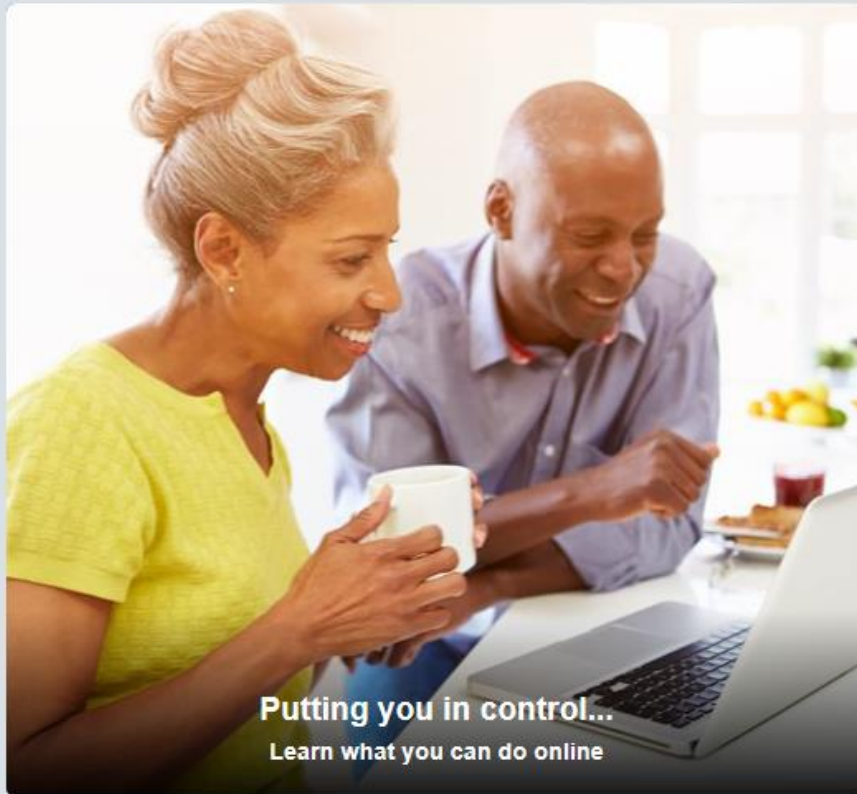
Social Security: With You Through Life's Journey...



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Produced at U.S. taxpayer expense



my Social Security

Check out your *Social Security Statement*, change your address & manage your benefits online today.



Social Security Number

Your Social Security number remains your first and continuous link with Social Security.



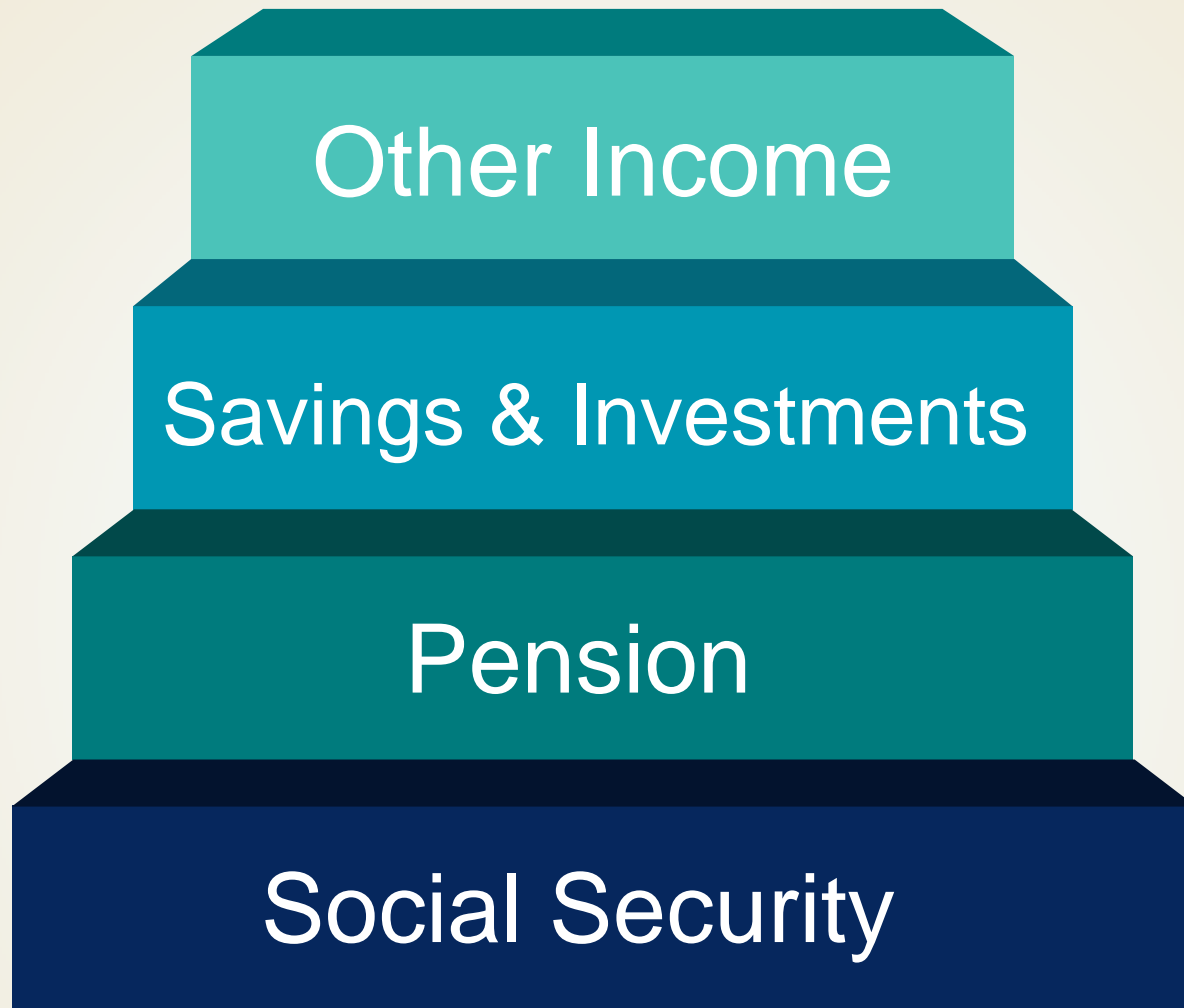
Retirement Estimator

Calculate your benefits based on your actual Social Security earnings record.



FAQs

Get answers to frequently asked questions about Social Security.



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Applying for Benefits

3 options available to apply:



Online



By phone 1-800-772-1213



At our office

You choose the most convenient option for you!

Note: Child and survivor claims can only be done by phone or in a field office (not online) at this time.



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How Do You Qualify for Retirement Benefits?

- By earning “credits” when you work and pay Social Security taxes
- You need 40 credits (10 years of work) and you must be 62 or older
- Each \$1,320 in earnings gives you one credit
- You can earn a maximum of 4 credits per year

Note: To earn 4 credits in 2018, you must earn at least \$5,280.



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How Social Security Determines Your Benefit

Benefits are based on earnings

- Step 1 -Your wages are adjusted for changes in wage levels over time
- Step 2 -Find the monthly average of your 35 highest earnings years
- Step 3 -Result is “average indexed monthly earnings”



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Full Retirement Age

<u>Year of Birth</u>	<u>Full Retirement Age</u>
----------------------	----------------------------

1937 or earlier	65
1938	65 & 2 months
1939	65 & 4 months
1940	65 & 6 months
1941	65 & 8 months
1942	65 & 10 months
1943 – 1954	66
1955	66 & 2 months
1956	66 & 4 months
1957	66 & 6 months
1958	66 & 8 months
1959	66 & 10 months
1960 or later	67



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Year of Birth	Full Retirement Age	A \$1000 retirement benefit taken at age 62 would be reduced by	A \$500 spouse benefit taken at age 62 would be reduced by
1943-1954	66	25%	30%
1955	66 and 2 months	25.83%	30.83%
1956	66 and 4 months	26.67%	31.67%
1957	66 and 6 months	27.5%	32.5%
1958	66 and 8 months	28.33%	33.33%
1959	66 and 10 months	29.17%	34.17%
1960 +	67	30%	35%



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Your Age at the Time You Elect Retirement Benefits Affects the Amount

- For example, if you were born from 1943 through 1954:
- Age 62 75% of benefit
- Age 66 100% of benefit
- Age 70 132% of benefit



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Working While Receiving Benefits

If you are	You can make up to	If you earn more, some benefits will be withheld
Under Full Retirement Age	\$17,040/yr. (\$1,420/month)	\$1 for every \$2
The Year Full Retirement Age is Reached	\$45,360/yr. (\$3,780) before month of full retirement age	\$1 for every \$3
Month of Full Retirement Age and Above	No Limit	No Limit

Note: If some of your retirement benefits are withheld because of your earnings, your benefits will be increased starting at your full retirement age to take into account those months in which benefits were withheld.



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Windfall Elimination Provision (WEP)

If any part of your pension is based on work not covered by Social Security, you may be affected by the Windfall Elimination Provision.

WEP can apply if:

- You reached 62 after 1985; or
- You became disabled after 1985; and
- You first became eligible for a monthly pension based on work where you **didn't** pay Social Security taxes after 1985.

socialsecurity.gov/planners/retire/wep.html



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In Addition to the Retiree, Who Else Can Get Benefits?

Your Child

- Not married under 18 (under 19 if still in high school)
- Not married and disabled before age 22

Your Spouse

- Age 62 or older
- At any age, if caring for a child under age 16 or disabled



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Spouse's Benefit Computation

- Benefit is 50% of worker's unreduced benefit
- Reduction for early retirement
- If spouse's own full benefit is less than 50% of the worker's full benefit, the benefits are combined
- Does not reduce payment to worker



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Government Pension Offset

- A type of benefit reduction that may affect some spouses and widows or widowers
- If you receive a government pension based on work **not** covered by Social Security, your SS spouse's or widow(er)'s benefits may be reduced.



[socialsecurity.gov/gpo](https://www.socialsecurity.gov/gpo)



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Government Pension Offset

2/3 of amount of non-covered pension will be used to reduce the Social Security spouse's/widow(er)'s benefits.

Examples:

\$1200 Non-covered Pension

$2/3 = \$800$

If Social Security spouse's or widow(er)'s benefit = \$750,
no benefit payable due to offset

If Social Security spouse's or widow(er)'s benefit = \$1000,
\$200 would be payable after offset

[socialsecurity.gov/gpo](https://www.socialsecurity.gov/gpo)



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Deemed Filing

Due to a change in the law, deemed filing now applies to anyone whose 62nd birthday is after January 1, 2016.

Note: There are two exceptions.

socialsecurity.gov/planners/retire/deemedfaq.html



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Two Exceptions To the Deemed Filing Provision

1. Child-in-Care Benefits: When a beneficiary is entitled to spousal benefits based on the child-in-care requirements and is eligible for retirement benefits, he or she may delay filing for the retirement benefit.
2. Receiving Both Disability And Spouse's Benefits: When a beneficiary is entitled to disability and spouse's benefits, he or she may delay filing for retirement benefits. If the disability benefits terminate before converting to retirement benefits, deemed filing applies in the month of termination of the disability benefit.

[SocialSecurity.gov/planners/retire/deemedfaq.html](https://www.SocialSecurity.gov/planners/retire/deemedfaq.html)



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Voluntary Suspension

If you take your retirement benefit and then ask to suspend it on or after April 30, 2016 to earn delayed retirement credits, your spouse or dependents (excluding divorced spouses) generally will not be able to receive benefits on your Social Security record while your own benefits are suspended.

socialsecurity.gov/planners/retire/suspendfaq.html



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Benefits for Divorced Spouse

- Marriage lasted 10 years or longer
- You are age 62 or older
- Divorced at least two years and your ex-spouse is eligible for retirement or disability benefits; and
- Your full benefit is less than 50% of the worker's full benefit, then the benefits are combined
- Does not reduce payment to worker or current spouse



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We're There If You Lose A Loved One



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Who Can Get Survivors Benefits?

Your Child if:

- Not married under age 18 (under 19 if still in high school)
- Not married and disabled before age 22

Widow or Widower:

- At full retirement age, 100% of deceased worker's unreduced benefit
- At age 60, 71.5% of deceased worker's unreduced benefit
- If disabled as early as age 50



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Who Can Get Survivors Benefits?

Widow or Widower (continued):

- At any age if caring for child under 16 or disabled
- Duration of marriage: 9 months
- Remarriage after age 60
- Divorced widows/widowers may qualify
- Lump-sum death payment \$255



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We're With You If The Unexpected Happens



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Social Security Disability Insurance (SSDI)

The SSDI program pays monthly benefits to you and to certain members of your family if:

- You have worked long enough, recently enough, and
- You have a medical condition that has prevented you from working – or is expected to prevent you from working – at a substantial level for at least 12 months, or your medical condition is expected to end in death.



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Disability Determination Services Office - State

- This state agency completes the initial disability determination decision for us.
- Doctors and disability specialists in the state agency ask your doctors for information about your condition. They'll consider all the facts in your case.
- They'll use the medical evidence from your doctors, hospitals, clinics, or institutions where you've been treated and all other information.



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Taxation of Social Security Benefits



If you:

file a federal tax return as an "individual" and your *combined income** is

- between \$25,000 and \$34,000, you may have to pay income tax on up to 50 percent of your benefits.
- more than \$34,000, up to 85 percent of your benefits may be taxable.



file a joint return, and you and your spouse have a *combined income** that is

- between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits
- more than \$44,000, up to 85 percent of your benefits may be taxable.



are married and file a separate tax return, you probably will pay taxes on your benefits.

Visit [IRS.gov](https://www.irs.gov) and search for Publication 554, *Tax Guide for Seniors*, and Publication 915, *Social Security And Equivalent Railroad Retirement Benefits*



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Medicare Has Four Parts



Part A
Hospital



Part B
Doctor



Part C
Medicare
Advantage
Combines
Parts:
A, B & D

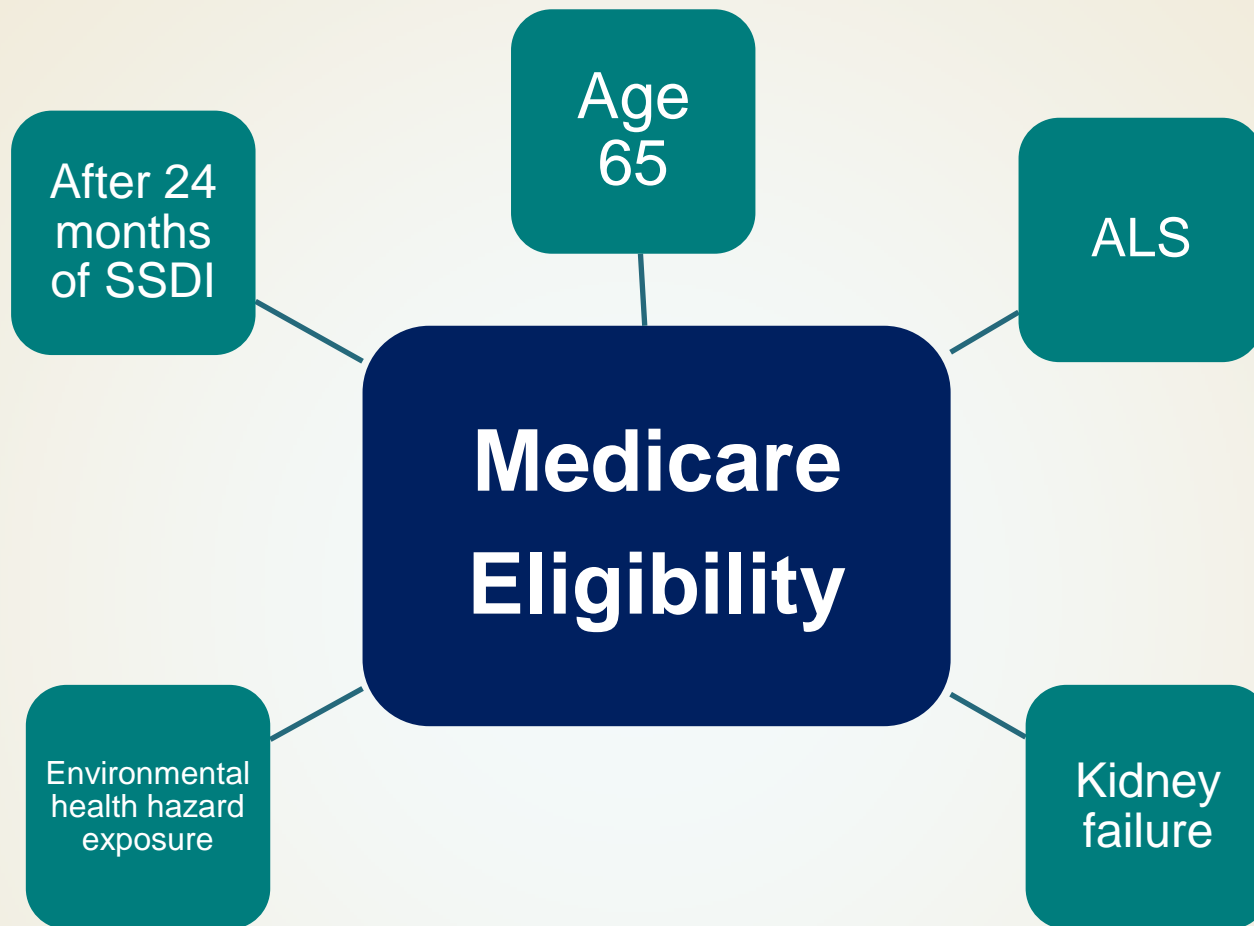


Part D
Medicare
Prescription
Drug Coverage



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[SocialSecurity.gov](https://www.SocialSecurity.gov)

Initial Enrollment Period

Begins 3 months before your 65th birthday and ends 3 months after that birthday

Medicare Enrollment

General Enrollment Period

January 1 – March 31

Special Enrollment Period

If 65 or older and covered under a group health plan based on your – or your spouse's – current work.



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Medicare Part B Coverage

If you enroll in this month of your initial enrollment period:	Then your Part B Medicare coverage starts:
One to three months before you reach age 65	The month you reach age 65
The month you reach age 65	One month after the month you reach age 65
One month after you reach age 65	Two months after the month of enrollment
Two or three months after you reach age 65	Three months after the month of enrollment



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Medicare standard Part B premium for 2018

If you're single and file an individual tax return, or married and file a joint tax return:

Modified Adjusted Gross Income (MAGI)	Part B monthly premium amount	Prescription drug coverage monthly premium amount
Individuals with a MAGI of \$85,000 or less Married couples with a MAGI of \$170,000 or less	2018 standard premium \$134.00	Your plan premium
Individuals with a MAGI above \$85,000 up to \$107,000 Married couples with a MAGI above \$170,000 up to \$214,000	Standard premium + \$53.50	Your plan premium + \$13.30
Individuals with a MAGI above \$107,000 up to \$133,500 Married couples with a MAGI above \$214,000 up to \$267,000	Standard premium + \$133.90	Your plan premium + \$33.60
Individuals with a MAGI above \$133,500 up to \$160,000 Married couples with a MAGI above \$267,000 up to \$320,000	Standard premium + \$214.30	Your plan premium + \$54.20
Individuals with a MAGI above \$160,000 Married couples with a MAGI above \$320,000	Standard premium + \$294.60	Your plan premium + \$76.20



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**Sign Up /
Change Plans**

**Your Medicare
Costs**

**What Medicare
Covers**

**Drug Coverage
(Part D)**

**Supplements &
Other Insurance**

**Claims &
Appeals**

**Manage Your
Health**

**Forms, Help, &
Resources**

Is my test, item, or service covered?

**Find health
& drug plans**

**Apply for
Medicare**

**Get started
with Medicare**



New measures for home health services

[Learn more](#)

Get your Medicare Summary Notices (MSNs) electronically

[Go paperless](#)

**Address change/Medicare card
issue?**

Information for my situation



Find someone to talk to



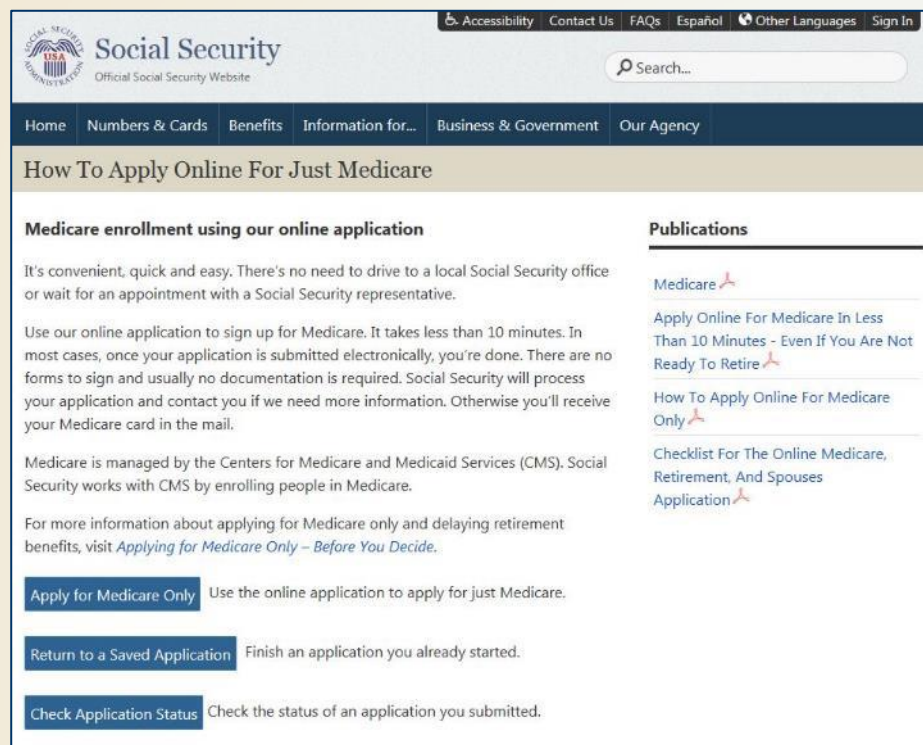
1-800-MEDICARE or Medicare.gov



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Medicare Applications



The screenshot shows the Social Security Administration's website. At the top, there's a navigation bar with links for Accessibility, Contact Us, FAQs, Español, Other Languages, and Sign In. Below this is a search bar. The main header includes links for Home, Numbers & Cards, Benefits, Information for..., Business & Government, and Our Agency. The page title is "How To Apply Online For Just Medicare". The content is divided into two columns. The left column, titled "Medicare enrollment using our online application", describes the online process, stating it's convenient and quick, taking less than 10 minutes. It also mentions that Social Security works with CMS by enrolling people in Medicare. The right column, titled "Publications", lists several documents: Medicare, Apply Online For Medicare In Less Than 10 Minutes - Even If You Are Not Ready To Retire, How To Apply Online For Medicare Only, and Checklist For The Online Medicare, Retirement, And Spouses Application. At the bottom of the left column, there are three buttons: "Apply for Medicare Only" (with the text "Use the online application to apply for just Medicare."), "Return to a Saved Application" (with the text "Finish an application you already started."), and "Check Application Status" (with the text "Check the status of an application you submitted.").

If you already have Medicare Part A and wish to add Medicare Part B, simply take or mail forms CMS 40-B and CMS-L564 to your local Social Security office

socialsecurity.gov/medicare/apply.html



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Social Security in the Future

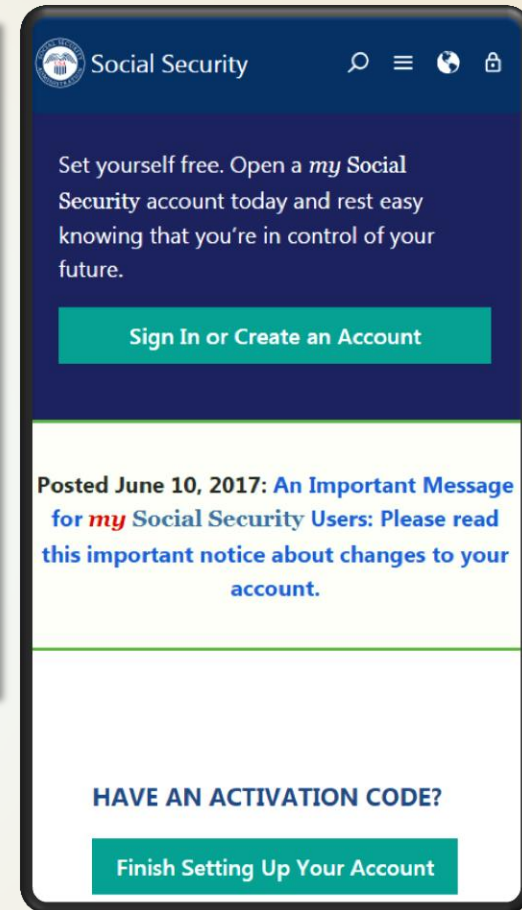
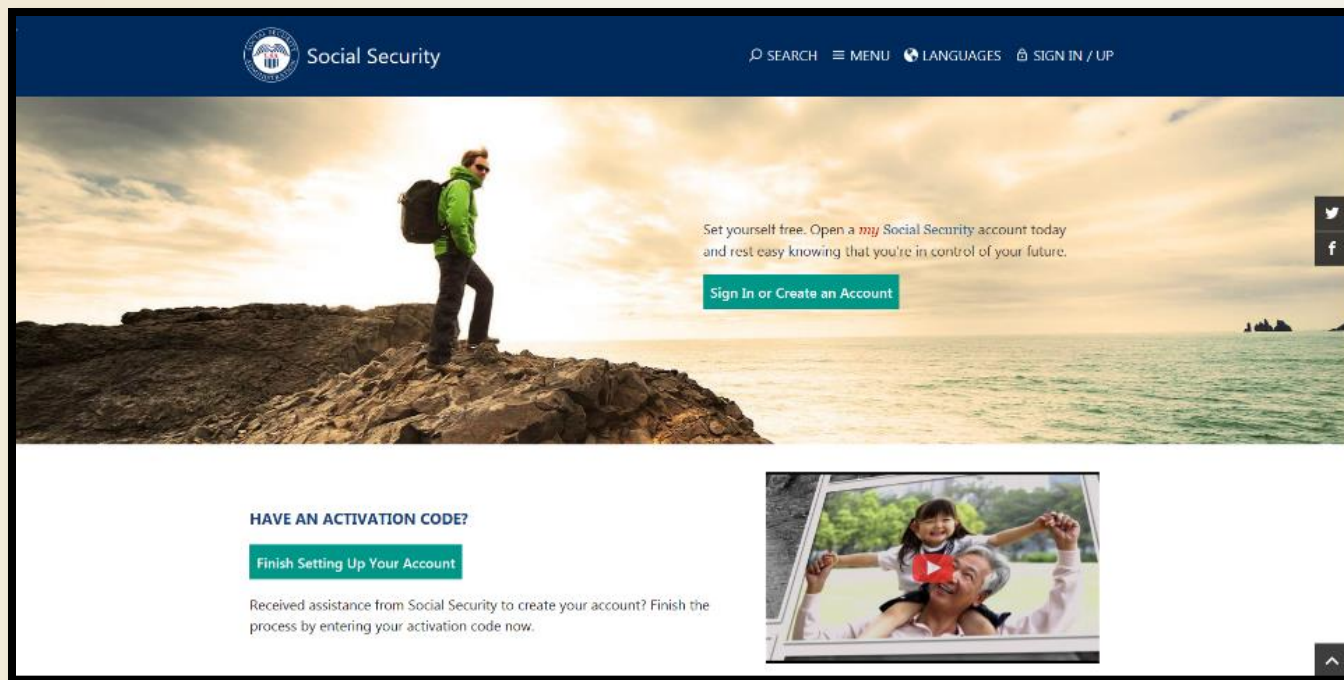
- The two Social Security trust funds – Old-Age and Survivors Insurance (OASI) and Disability Insurance (DI) will be able to pay all benefits in full and on time until 2034.
- The trust funds have reached the brink of asset reserve depletion in the past, but Congress made substantial modifications to avoid this.
- If Congress does not act before 2034, the trust funds will still be able to pay 77 percent of each benefit due.



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my Social Security



socialsecurity.gov/myaccount



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Social Security Statement

Your Estimated Benefits

*Retirement	You have earned enough credits to qualify for benefits. At your current earnings rate, if you continue working until...
	your full retirement age (67 years), your payment would be about.....\$ 1,827 a month
	age 70, your payment would be about.....\$ 2,266 a month
	age 62, your payment would be about.....\$ 1,271 a month
*Disability	You have earned enough credits to qualify for benefits. If you became disabled right now, your payment would be about.....\$ 1,809 a month
*Family	If you get retirement or disability benefits, your spouse and children also may qualify for benefits.
*Survivors	You have earned enough credits for your family to receive survivors benefits. If you die this year, certain members of your family may qualify for the following benefits:
	Your child.....\$ 1,356 a month
	Your spouse who is caring for your child.....\$ 1,356 a month
	Your spouse, if benefits start at full retirement age.....\$ 1,809 a month
	Total family benefits cannot be more than.....\$ 3,298 a month
Medicare	Your spouse or minor child may be eligible for a special one-time death benefit of \$255.
	You have enough credits to qualify for Medicare at age 65. Even if you do not retire at age 65, be sure to contact Social Security three months before your 65th birthday to enroll in Medicare.
	* Your estimated benefits are based on current law. Congress has made changes to the law in the past and can do so at any time. The law governing benefit amounts may change because, by 2034, the payroll taxes collected will be enough to pay only about 79 percent of scheduled benefits.
	We based your benefit estimates on these facts:
	Your date of birth (please verify your name on page 1 and this date of birth)..... April 5, 1957
	Your estimated taxable earnings per year after 2017..... \$45,468
	Your Social Security number (only the last four digits are shown to help prevent identity theft)..... XXXX-XX-1234

How Your Benefits Are Estimated

To qualify for benefits, you earn "credits" through your work — up to four each year. This year, for example, you earn one credit for each \$1,300 of wages or self-employment income. When you've earned \$5,200, you've earned your four credits for the year. Most people need 40 credits, earned over their working lifetime, to receive retirement benefits. For disability and survivors benefits, young people need fewer credits to be eligible.

We checked your records to see whether you have earned enough credits to qualify for benefits. If you haven't earned enough yet to qualify for any type of benefit, we can't give you a benefit estimate now. If you continue to work, we'll give you an estimate when you do qualify.

What we assumed — If you have enough work credits, we estimated your benefit amounts using your average earnings over your working lifetime. For 2017 and later (up to retirement age), we assumed you'll continue to work and make about the same as you did in 2015 or 2016. We also included credits we assumed you earned last year and this year.

Generally, the older you are and the closer you are to retirement, the more accurate the retirement estimates will be because they are based on a longer work history with fewer uncertainties such as earnings fluctuations and future law changes. We encourage you to use our online Retirement Estimator at www.socialsecurity.gov/estimator to obtain immediate and personalized benefit estimates.

We can't provide your actual benefit amount until you apply for benefits. And that amount may differ from the estimates stated above because:

- (1) Your earnings may increase or decrease in the future.
- (2) After you start receiving benefits, they will be adjusted for cost-of-living increases.

- (3) Your estimated benefits are based on current law. The law governing benefit amounts may change.
- (4) Your benefit amount may be affected by military service, railroad employment or pensions earned through work on which you did not pay Social Security tax. Visit www.socialsecurity.gov to learn more.

Windfall Elimination Provision (WEP) — In the future, if you receive a pension from employment in which you do not pay Social Security taxes, such as some federal, state or local government work, some nonprofit organizations or foreign employment, and you also qualify for your own Social Security retirement or disability benefit, your Social Security benefit may be reduced, but not eliminated, by WEP. The amount of the reduction, if any, depends on your earnings and number of years in jobs in which you paid Social Security taxes, and the year you are age 62 or become disabled. For more information, please see *Windfall Elimination Provision* (Publication No. 05-10045) at www.socialsecurity.gov/WEP.

Government Pension Offset (GPO) — If you receive a pension based on federal, state or local government work in which you did not pay Social Security taxes and you qualify, now or in the future, for Social Security benefits as a current or former spouse, widow or widower, you are likely to be affected by GPO. If GPO applies, your Social Security benefit will be reduced by an amount equal to two-thirds of your government pension, and could be reduced to zero. Even if your benefit is reduced to zero, you will be eligible for Medicare at age 65 on your spouse's record. To learn more, please see *Government Pension Offset* (Publication No. 05-10007) at www.socialsecurity.gov/GPO.

Your Earnings Record

Years You Worked	Your Taxed Social Security Earnings	Your Taxed Medicare Earnings	Years You Worked	Your Taxed Social Security Earnings	Your Taxed Medicare Earnings
1973	218	218	1998	30,873	30,873
1974	953	953	1999	32,872	32,872
1975	1,032	1,032	2000	34,902	34,902
1976	1,822	1,822	2001	35,962	35,962
1977	2,561	2,561	2002	36,516	36,516
1978	3,309	3,309	2003	37,589	37,589
1979	4,326	4,326	2004	39,453	39,453
1980	5,868	5,868	2005	40,909	40,909
1981	7,634	7,634	2006	42,753	42,753
1982	9,056	9,056	2007	44,609	44,609
1983	10,416	10,416	2008	45,451	45,451
1984	11,913	11,913	2009	44,401	44,401
1985	13,247	13,247	2010	44,938	44,938
1986	14,370	14,370	2011	45,730	45,730
1987	15,933	15,933	2012	46,289	46,289
1988	17,365	17,365	2013	45,488	45,488
1989	18,617	18,617	2014	45,585	45,585
1990	19,986	19,986	2015	45,468	45,468
1991	21,213	21,213	2016	Not yet recorded	
1992	22,744	22,744			
1993	23,315	23,315			
1994	24,294	24,294			
1995	25,597	25,597			
1996	27,177	27,177			
1997	29,061	29,061			

Total Social Security and Medicare taxes paid over your working career through the last year reported on the chart above:

Estimated taxes paid for Social Security:		Estimated taxes paid for Medicare:	
You paid:	\$63,775	You paid:	\$15,375
Your employers paid:	\$65,651	Your employers paid:	\$15,375

Note: Currently, you and your employer each pay a 6.2 percent Social Security tax on up to \$127,200 of your earnings and a 1.45 percent Medicare tax on all your earnings. If you are self-employed, you pay the combined employee and employer amount, which is a 12.4 percent Social Security tax on up to \$127,200 of your net earnings and a 2.9 percent Medicare tax on your entire net earnings.

*If you have earned income of more than \$200,000 (\$250,000 for married couples filing jointly), you must pay 0.9 percent more in Medicare taxes.

Help Us Keep Your Earnings Record Accurate

You, your employer and Social Security share responsibility for the accuracy of your earnings record. Since you began working, we recorded your reported earnings under your name and Social Security number. We have updated your record each time your employer (or you, if you're self-employed) reported your earnings.

Remember, it's your earnings, not the amount of taxes you paid or the number of credits you've earned, that determine your benefit amount. When we figure that amount, we base it on your average earnings over your lifetime. If our records are wrong, you may not receive all the benefits to which you're entitled.

Review this chart carefully using your own records to make sure our information is correct and that we've recorded each year you worked. You're the only person who can look at the earnings chart and know whether it is complete and correct.

Some or all of your earnings from last year may not be shown on your *Statement*. It could be that we still were

processing last year's earnings reports when your *Statement* was prepared. Your complete earnings for last year will be shown on next year's *Statement*. **Note:** If you worked for more than one employer during any year, or if you had both earnings and self-employment income, we combined your earnings for the year.

There's a limit on the amount of earnings on which you pay Social Security taxes each year. The limit increases yearly. Earnings above the limit will not appear on your earnings chart as Social Security earnings. (For Medicare taxes, the maximum earnings amount began rising in 1991. Since 1994, all of your earnings are taxed for Medicare.)

Call us right away at 1-800-772-1213 (7 a.m.–7 p.m. your local time) if any earnings for years before last year are shown incorrectly. Please have your W-2 or tax return for those years available. (If you live outside the U.S., follow the directions at the bottom of page 4.)



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**You must be at least 18
years old and have a:**

- Valid E-mail address
- Social Security Number
- U.S. mailing address

Set yourself free...Open a *my* Social Security account.

- Verify your earnings record
- Check your personalized benefit estimates for retirement and disability
- Check on the status of your application or appeal
- Replace your Social Security card (in some states and the District of Columbia)

If you already receive benefits you can:

- Update your address, phone number, and direct deposit information
- Print a benefit verification letter
- Get a replacement SSA-1099/1042S
- Replace your Medicare card



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How to Open a *my* Social Security Account

- 1 Visit socialsecurity.gov/myaccount
- 2 Select: “Sign In or Create an Account.”
- 3 Provide some personal information to verify your identity.
- 4 Choose a username and password, then select how you would like to receive a one-time security code to create your account.

*No matter what type of device you use, the *my* Social Security portal will automatically re-adjust to fit the appropriate screen size, providing you full, easy-to-use access to your personal account!*



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Q&A session



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